



Know Your Insurance

Home

Courtesy of Wallace Welch & Willingham

Reporting Flood Damage for Insurance

Floods impact thousands of U.S. homeowners every year and inflict billions of dollars in property damage. Unfortunately, many homeowners don't realize that standard home insurance doesn't cover floods. That's why having adequate flood insurance coverage should be considered a top priority for anyone with a home, as floods can happen anywhere.

However, even after you've secured the right flood insurance, navigating the claims process following an incident can be a complicated task. This article outlines general steps to consider when submitting a flood insurance claim.

How to File a Flood Insurance Claim

After a flood inflicts losses on you and your property, you should be prompt in beginning the claims process. Consider the following steps:

1. **Make contact.** Reach out to your insurance agent or carrier as soon as possible. If you have coverage through the National Flood Insurance Program, you can call 877-336-2627 for help finding the necessary contact information.
2. **Document losses.** Take photos and videos of damaged items, including the structural elements of your home and possessions. Be sure to thoroughly document items that must be discarded. This evidence should include serial numbers of larger appliances and receipts for damaged items. Additionally, hold on to samples of carpeting, wallpaper, furniture and other materials damaged by floodwater.
3. **Discard flooded items that pose health risks.** After documenting damaged items, discard those that might cause harm, such as perishable foods and soaked pillows. It's crucial to take steps to limit mold growth.
4. **Prepare for inspection.** After filing a claim, your case will be assigned an adjuster. This party will make an appointment to inspect your property and losses.
5. **Meet with your adjuster.** Be sure to verify your adjuster's identity and qualifications upon their arrival and document their contact information. They should provide you with essential information on the claims process, discuss the specific details of your coverage and answer your questions.
6. **Seek repair estimates.** When searching for assistance with repairs, such as your home's electrical and plumbing systems, be sure to speak with your insurance representative before entering into a formal agreement. Additionally, take care to verify any contractors you may work with are licensed, bonded and insured.

7. **Await payout.** Based on their findings, your insurance adjuster will make a recommendation regarding your claim. Scrutinize any offers to ensure estimates are accurate and complete. You will be asked to sign a proof of loss document at this time, which allows you to begin receiving aid for agreed losses but does not prevent you from requesting additional funds at a later date.

8. **Contest decisions (if necessary).** If your claim is denied or you disagree with the insurer's offer, you should first work with them to attempt to find a solution. If unsuccessful, you can also contact the Federal Emergency Management Agency within 60 days or file a lawsuit within one year of your denial. Should you and your insurance company disagree on the value of your losses, you may seek an appraisal to resolve the dispute.

For More Information

The flood insurance claims process can be nuanced, complex and even confusing. But by knowing what to expect ahead of time, you may be better equipped to handle the aftermath of potentially catastrophic losses with limited stress. For more information about this type of coverage or filing a claim against your policy, contact Wallace Welch & Willingham today.
